



Board Meeting Minutes

*Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
June 10, 2013
8:30 AM – 11:25 AM*

Board members present: Steve ErkenBrack (via phone), Mike Fallon, Gretchen Hammer, Lorez Meinhold (representing Susan Birch), Kevin Patterson, Jim Riesberg, Arnold Salazar, Beth Soberg (via phone), and Nathan Wilkes.

Staff present: Camisha Bailey, John Barela, Marcia Benshoof, Cammie Blais, Jessica Dunbar, Stephanie Eng, Adela Flores-Brennan, Patty Fontneau, Caren Henderson, Lindy Hinman, Kyla Hoskins, Christa McClure, Myung Oak Kim, Jessica Rosenthal, Heather Taber, Laura Villanueva, and Adele Work.

Approximately 30 people attended the meeting in person and additional people joined by phone.

I. Business Agenda

There were no additions or edits made to the April 22, 2013 Board meeting minutes.

Vote: The minutes were unanimously approved. There were 6 voting members present.

Gretchen Hammer announced that the Executive Session agenda item would be moved to the next Board meeting. The Technology Demo was moved to the end of the Board meeting.

There were no disclosures on any new conflicts of interest.

II. Board Development and Operations

1. Board Chair Report

Gretchen Hammer announced that the Articles of Governance call for an annual meeting to occur every year after July 1st. Since the Board is already scheduled to meet on July 8th, this will be considered the annual meeting. She anticipates that new Board appointments will be in place by this date.

III. Exchange Development and Operations

1. Report from CEO/ED

Patty Fontneau shared that Connect for Health Colorado will be doing a vulnerability assessment to test the security of the system infrastructure. An RFP was being prepared for release and procurement is expected to take about a month.

Patty Fontneau also informed the Board that there would not be special technology tools for web brokers in October. They will be able to use the Connect for Health Colorado system the same way as any other broker and the organization will work, over time, to strengthen the tech support for that group.

Finally, Patty shared that the Final Detailed Design Review (FDDR) conducted with CMS on June 6th and 7th went well.

2. Finance Committee Update

a. Recommendation on Market Assessment for 2014

i. Presentation

Cammie Blais [presented](#) the [recommendation](#) to set the 2014 Market Assessment at \$0 for both medical and dental plans. Arnold Salazar added that there was thorough discussion in the Finance Committee and they concur with recommendation.

Arnold Salazar moved to concur with the staff recommendation to set the 2014 Market Assessment at \$0 for both medical and dental plans. Mike Fallon seconded the motion.

Steve ErkenBrack and Beth Soberg stated they had a conflict of interest and opted to abstain from the vote. Arnold Salazar commented that Rob Ruiz-Moss had also highlighted a conflict of interest and did not vote in the Committee meeting.

No further Board discussion.

ii. Public comment

No public comment.

iii. Vote

Vote: The motion was unanimously approved, with two members abstaining from the vote. There were 6 voting members present. (Yes: Mike Fallon, Gretchen Hammer, Arnold Salazar, and Nathan Wilkes. Abstain: Steve ErkenBrack and Beth Soberg).

b. Recommendation on Customer Service Center Budget Process

i. Presentation

Cammie Blais also [presented](#) a [recommendation](#) for an approach and approval for the procurement process for the Customer Service Center. Due to several line items exceeding \$150,000 each, Connect for Health Colorado asked the Board to approve the budget items in advance as presented and give staff the authority to manage the process and contracts for these items as long as they stayed within 20% of the stated cost. Patty Fontneau clarified that this authorization would be in lieu of holding multiple ad hoc Board meetings each time a decision on a particular line item was needed.

Kevin Patterson asked about the absent total in the recommendation memo for the Budget + 20% column. Cammie Blais clarified that all the variances added up would exceed \$3.3 million, which would be over budget and not the intent. The staff will remain committed to managing to the \$3.3 million budget.

Gretchen Hammer asked if this was a formal recommendation from the Finance Committee. Arnold Salazar replied that the Finance Committee felt comfortable with the recommendation and had unanimously voted to approve it. Because of this, no additional motion was needed.

No further Board discussion.

ii. Public comment

No public comment.

iii. Vote

Vote: The motion was unanimously approved. There were 6 voting members present.

3. IT & Implementation Committee Update

a. Recommendation on Stand Alone Vision Products

i. Presentation

Marcia Benshoof walked through a [recommendation](#) for Stand Alone Vision. She shared with the Board that if any aspect of this intermediate approach began to interfere with an October 1 launch, it would be tabled.

Arnold Salazar asked who would make the decision to stop work on this. Patty Fontneau replied that it would be a collaborative decision by staff based on feedback from the technical and operations teams.

Gretchen Hammer asked staff to make sure due diligence was completed around all of the vision carriers that Connect for Health Colorado would link to.

Commissioner Riesberg expressed a concern that if it does not go smoothly, it could reflect badly on the Exchange. The Commissioner also mentioned a concern around the possibility of duplicate coverage. It's possible an eye exam may already be covered by a person's medical plan, but by allowing a link to vision off the Exchange portal, double coverage is a possibility.

Patty Fontneau commented that the intermediate step would help a consumer get to coverage, if it is desired, and would allow the Marketplace to provide a message for the consumer to check for duplicate coverage.

Nathan Wilkes shared that the IT and Implementation Committee met on this topic and suggested that there be a place on the main page for consumers to find the same information they would see when exiting the application process in case they overlook this information or need to refer to it at a later time.

Nathan Wilkes moved to accept the staff recommendation to proceed with the development of the intermediate option of providing access to Stand Alone Vision via a link for consumers. If at any time the time and resources related to this development compromises launch of the marketplace, this option will be delayed. Arnold Salazar seconded the motion.

No further Board discussion.

ii. Public comment

No public comment.

iii. Vote

Vote: The motion passed with a vote of 5-1. There were 6 voting members present. (Yes: Mike Fallon, Gretchen Hammer, Arnold Salazar, Beth Soberg, and Nathan Wilkes. No: Steve ErkenBrack).

4. Customer Service Center

a. Update on Assistance Network Grantees

i. Presentation

Adela Flores-Brennan [presented](#) her update on the Assistance Network grant recipients. She reviewed the breakdown of the awardees by their key characteristics and shared the current list of recipients. Adela concluded by asking the Board to approve the slate of grant recipient and award offers, recognizing that budget and scope revisions were due by COB and that minor changes could be reflected in the final submissions

Gretchen Hammer clarified for the Board that since the Assistance Sites and Hubs are considered sub-recipients of the federal grant, a review and approval of each individual contract was not necessary as they did not fit into the procurement criteria.

Mike Fallon expressed concern that only a few of the recipients are specific to small businesses. Adela addressed Mike's concern by sharing that 23 organizations were committed to small business, and a number of those organizations are working with chambers of commerce in local areas and have created Memos of Understanding with them. In addition, the Small Business Development Center (one recipient) has 14 locations throughout the state. Patty Fontneau added that there is an expectation that small business would continue to use their brokers – ensuring that the support network would be sufficient for businesses in the state.

Steve ErkenBrack asked Adela to address how Health Coverage Guides will cover areas where the populations may be the same as their city counterparts but spread out over a larger geographic area. Adela replied that when reviewing applications, certain allowances were made in the budgets to account for the individual needs of the populations served. Those in rural areas assume greater travel and address the per capita differences for enrollment.

Commissioner Riesberg asked if there was a sense of other language groups that would be included. Adela replied in addition to Spanish speaking populations being served both in and out of the Denver metro area, several Asian language populations and refugee populations with African language skills would also be served.

Kevin Patterson asked for further explanation on organizations listed as Hubs. Adela replied that while the Hubs would work to coordinate best practices for their larger areas, there would also be specific Assistance Sites to serve the areas within.

Arnold Salazar asked about the overlap in regions served and if there were any rules of engagement to make sure organizations are not doubling work in the same areas. Adela replied that while areas may appear several times, only one organization is actually located in the area listed. While a certain amount of overlap will allow for choice and variety, the Hubs will work to coordinate activities if there is overlap.

Arnold Salazar moved to accept the staff recommendation to approve the slate of grant recipients and award offers, recognizing that minor changes could be reflected in the final submissions. Nathan seconded the motion.

No further Board discussion.

ii. Public comment

Elisabeth Arenalas from the Colorado Center on Law and Policy (CCLP) asked about the capacity of outreach activities from these grants. She felt that it is important to have that from organizations familiar with the areas they are serving. Gretchen Hammer asked what type of outreach activities Elisabeth was speaking to. Elisabeth replied that things such as store front sites and undertaking community specific outreach activities may be circumscribed if there is a limitation of the outreach funding. Adela replied that outreach funding was not taken out of the grant requests. However, the marketing and advertising components were scaled back as Connect for Health Colorado will work to coordinate their own efforts with the grantees and their areas. Connect for Health Colorado believes that local outreach is core to the Assistance Network and would like grantees to focus their resources on both this and the in-person assistance. Elisabeth asked that consideration is given to the outreach balance as the Assistance Network moves forward.

Elisabeth asked a follow-up question on how the Assistance Network will comply with the Americans with Disabilities Act and ensure that folks confined to their home are being served as well. Adela replied that ADA compliance was a core question in the application and that ADA training will be a part of the Assistance Network Training.

iii. Vote

Vote: The motion was unanimously approved. There were 6 voting members present.

Gretchen Hammer added that the Board looks forward to a final update.

5. General Public Comment

Although not present on the agenda, Gretchen Hammer created the opportunity for general public comment as there had been several requests from the public.

Rebecca Gorrell, Program Director for the Colorado Participation Project, [expressed her organization's support](#) of having Connect for Health Colorado be a voter registration site. Celia Reyes-Martinez, State Director for Mi Familia Vota, [also expressed support](#).

Patty Fontneau shared with the Board that Connect for Health Colorado has spoken with the state's Elections Division to determine if Connect for Health Colorado is required to be a formal National Voter Registration Act (NVRA) site. Since Connect for Health Colorado is not a state office and does not provide public assistance, it is not legally required to provide this service. However, Connect for Health Colorado recognizes the opportunity to provide access to voter registration and will be put a "www.govotecolorado.com" link on the website and exit page.

Michael Scott, President of The Healthcare Futurist, shared that some groups are looking for ways to navigate around ACA requirements and pay employees on a 1099 rather than a W-2. He asked the Board to consider if there may be opportunities to partner with temp employment agencies to outreach to these groups.

6. Filing/Rates Update from DOI

Commissioner Riesberg provided an update on the plans submitted to the DOI for 2014. He gave [background](#) on the various factors that will affect the health insurance premiums starting in 2014. Although the rates have not yet been approved, he shared a [summary](#) of the health insurance premiums for the plans submitted. Commissioner Riesberg emphasized that the premiums may change as a result of the DOI's evaluation of the plans over the next two months. He also shared the [list](#) of carriers and the number of plans they submitted for review. All rates must be evaluated by July 31st and sent to Connect for Health Colorado and the federal government.

Gretchen Hammer asked if it was accurate to say that there will be new competition in the marketplace. Commissioner Riesberg replied that, overall, there are many robust choices that people will have to choose from. Patty Fontneau added a note that the carrier titled All Savers Insurance Company is a United HealthCare subsidiary.

Nathan Wilkes asked how the adjustments are handled for plans that come it at a certain metal tier that are later determined to be at a different level. The Commissioner replied that the levels allow for a percentage range. If they move outside this range, the rating will then be adjusted.

7. Technology Demo

Adele Work gave a brief [overview](#) of the current online functional areas. This was followed by a live technology demo ran by Teresa Spelling from CGI. Patty Fontneau asked the Board to keep in mind that wording changes will still need to be incorporated, but the functionality to demo is what staff wanted to show. Patty also added that none of the data shown is real but was made up for demo purposes.

Teresa reviewed several aspects of the site, including the Quick Search function, the Detail pages, the Quick Eligibility Check, and the Create Account page.

Commissioner Riesberg asked if the Start Coverage Date will update automatically for a customer. Adele Work replied that it currently shows 1/1/14 but will update after open enrollment and will default to the next available enrollment start date.

Gretchen Hammer asked when a customer will be prompted to create an account when shopping anonymously. Adele replied that if a customer adds a plan to their cart, they will be prompted at the checkout stage.

Gretchen Hammer asked about the Quick Eligibility Check and if a consumer can compare after going through that page. Adele clarified that the Quick Eligibility Check is intended to be optional and anonymous and will only give a quick idea of eligibility. It does not save any information if a consumer moves from here to the shopping portal.

Adele walked through a plan comparison page to demo the features. Customers will have the ability to expand the sections to learn more about the specific aspects of a plan.

Nathan Wilkes asked if multiple sections under the plans could be expanded at once. Adele replied that only one section can be expanded at a time. He asked that the ability to expand multiple sections at once be looked at so features across plans can be compared all at the same time.

Adele Work concluded the demo by letting the Board know that Connect for Health Colorado staff will have the ability to run future demos without accessing the CGI test site in Texas. Additional demos are scheduled for the July and August board meetings.

IV. Executive Session – Personnel

The Executive Session was moved to the next Board meeting.

V. Adjourn

Gretchen Hammer announced that the Board will likely not meet June 24th, but it would be confirmed within the week. As mentioned earlier, the Board will meet on July 8th, which will be considered the required annual meeting. Gretchen will review the Articles of Governance again to see if there are any additional requirements for the annual meeting.

The Board meeting adjourned at 11:25 AM.